

**Testimony Concerning HB 5443**  
**Insurance Committee, March 2, 2016**  
**Jessica Corsaletti**

I would like to thank the Insurance and Real Estate committee for the opportunity to express my support of **HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.**

As a former veterinary technician and current volunteer in animal rescue, this bill is very important to me. I have volunteered in municipal city pounds for years and worked with over 200 dogs of various breeds. I have temperament tested homeless dogs, put them into my home to foster, had them spayed or neutered, trained them with verbal & hand commands and placed them in adoptive homes that are best suited for each individual dog. In my personal experience, breed is NOT relevant to whether a dog will bite or not. In fact, as the American Temperament Society reports <http://atts.org/about-temperament/> 86.8% of Pit bulls passed the temperament tests given while only 70 percent of schnauzers passed. Yet pit bulls are on the breed ban list and schnauzers are not. Because of the misconception surrounding them, I have developed a passion for rescuing them. After years of working with many dogs and dog owners, I realize much of the problem lies with irresponsible ownership and breeding. It is because of this reason, I have made it my personal mission to place dogs, particularly pit bulls, in responsible homes so that the public can see that most are actually very loving and forgiving.

When I foster a dog, I keep it well socialized by teaching it how to behave around children and other animals. Socialization with everything around us, including other dogs, is very important. It teaches a dog not to fear other animals which it may encounter in life. I encourage adopters to continue socialization with their new family member, by bringing to doggy daycare or dog parks. Sadly, many of the breeds who need it most are banned from dog boarding and daycare facilities simply because of their breed. These facilities don't care if the dog is friendly and sweet. I have been told that the business's insurance company has a breed ban list and no dogs that "look" to be those breeds or a mix of, can go. How can adopters continue to keep dogs properly socialized when they are being banned from the very places that help them build their social skills? The opportunity to socialize a dog is monumental in keeping a friendly, well socialized animal. This reduces bite risk.

Another problem I encounter often is responsible people declining to adopt a dog they wanted to save, after they realize their homeowners insurance will drop them if they own a breed that resembles one that's on the lengthy list. It's not just pit bulls that are listed. Once again, how can we reduce the euthanasia in CT pounds and place these animals in responsible homes when breed ban lists exist? We can't. As a rescuer, I have done research and the answer is not to ban breeds or kill certain breeds. Instead, we should be focusing on spay/neuter and rehoming these animals into more responsible homes which will give them the proper care, training and socialization they require to thrive. This is how we create a dog that is well rounded which will reduce bite risk.

In addition to the above obstacles I encounter when trying to adopt a dog out, I also have personal experience with an insurance company discriminating. I used to have Allstate insurance when I rented. One day, I had an unexpected visit from an Allstate inspector looking to view the fuse box. At the time, I had a boxer pup I was fostering. I invited the inspector in to see the fuse box and he noticed the puppy that was 6 months old at the time. He knelt down to pet the pup and didn't seem to mind that the pup licked his face and wanted to play. Although it became apparent to me that he had little knowledge regarding dogs, he still seemed to like the pups company. To my surprise, a week later, my landlord called me and told me that Allstate had dropped the

homeowners insurance on the property due to the pup. Apparently, the inspector thought he looked like a pit bull pup and listed it as my dog. This is a huge problem with this discrimination. Often times, the person making this call can just assume that the dog is a certain breed and this results in termination of the insurance. In fact, any dog that even resembles a mix of the breeds that are banned, are also a problem. This discrimination does not take into account the dog's personality or training, however good it may be. It only judges on what breed a dog "appears" to be.

The only insurance company in CT to NOT ban by breed alone, is State Farm insurance company. They allow any breed and ban based on bite history. This is the proper way to do it as any dog is capable of biting if not trained and socialized properly. Unfortunately, when there is only one choice for insurance and there is a possibility that the rate may be higher, it leaves people with no ability to shop around for competitive rates. They end up having to pay the rate State Farm is asking OR give the pet to the local shelter which ends up costing tax payers money to euthanize if the dog isn't adopted. CT euthanizes approx. 3,000 dogs a year in municipal shelters. If bite risk is a concern, we need to lay the foundation to reduce those chances by placing dogs in responsible homes...NOT by telling responsible people that they will be dropped if they own or adopt one of the many breeds on the list. All insurance companies should not be banning on breed alone (as any breed can bite) but instead on bite history of each particular dog. If any stipulation is made, I would encourage more of an emphasis on spay/neuter of all breeds to reduce any dog's chance of aggression.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation. Discrimination is not the solution and is proving to be quite the barrier in finding responsible homes for dogs. I would ask that you watch the following informative video link to learn more about how discriminating against breeds is more harmful than good: <http://fox2now.com/2013/02/06/fox-files-pit-bulls-wrongly-blamed-for-dog-attacks/> There are many good dogs out there that deserve a fair chance. Like humans, each dog is unique and needs to be assessed individually.

Thank you,

Jessica Corsaletti  
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*"Let no one be discouraged by the belief there is nothing one person can do against the enormous array of the world's ills, misery, ignorance, and violence. Few will have the greatness to bend history, but each of us can work to change a small portion of events. And in the total of all those acts will be written the history of a generation."-- Robert F. Kennedy.*

*"Dont Breed or Buy While Shelter Dogs DIE.....Save a life...RESCUE "*